

## FAQs About Unemployment Insurance During COVID-19

The coronavirus (COVID-19) pandemic has upended our economy and livelihoods. As of early July, nearly 500,000 Oregonians have filed for unemployment insurance since the beginning of the pandemic. Too many people have spent hours on hold or have been trying for weeks to get through to the Oregon Employment Department (OED) to process a claim or check the status of a claim. Some have waited months and have not heard back from OED. People are relying on unemployment benefits to help them through these challenging times, and it should not take months to get the assistance they need.

It is very frustrating for people to be without the information they need about unemployment benefits. I have compiled a list of frequently asked questions that I've heard from people across Northwest Oregon, and asked OED to answer for you. This is only one resource, and I will keep working with OED to make sure everyone who is eligible for unemployment receives the benefits they need to survive during these challenging times. You can find more information from OED at <https://unemployment.oregon.gov/>. You can also call my office at 503-469-6010 for assistance. Please know that I will continue to fight for federal resources and support for Oregonians who are struggling during this pandemic.

### *What is the difference between regular Unemployment Insurance and Pandemic Unemployment Assistance?*

- Most workers who lose their jobs through no fault of their own, including individuals who are unable to work because of coronavirus, illness, quarantine, or child care needs, can currently receive regular Unemployment Insurance benefits. Congress enacted the CARES Act to establish the Pandemic Unemployment Assistance (PUA) program, which provides unemployment benefits to workers who are not eligible for regular Unemployment Insurance, including self-employed, 1099 contract workers, gig economy workers, workers whose wages are not reported for unemployment insurance, workers who have not earned enough wages or worked enough hours for regular unemployment benefits, and individuals who were going to start work but could not because of the pandemic.
- I encourage you to review [this eligibility quiz from OED](#) and watch [this video about navigating a new claims application and the questions related to being “able, available, and actively seeking work” before filing your claim](#). You can find [FAQs on the PUA program here](#). I recommend that you review [this presentation on the PUA filing process](#) before submitting your [initial claim](#).
- [This chart](#) provides a helpful overview of the different application processes for both programs. If you need additional assistance, please contact my office at 503-46-6010.

### *What kind of unemployment insurance am I eligible to apply for?*

- I encourage you to review [this eligibility quiz from OED](#).
- If you recently lost employment because of a business closure, furlough, layoff, or COVID-19-related requirement to stay home, you may be eligible for regular unemployment insurance benefits.
  - Regular unemployment insurance benefits are available to most workers who have lost their job through no fault of their own. Oregon has expanded the reasons for loss of employment to reflect the challenges of the current pandemic; you can find [more information about eligibility here](#). If you are temporarily furloughed, you may also qualify for unemployment. OED has published the [Unemployment Insurance Claimant Handbook](#) that also has information about qualifications. This [handout walks you through applying for regular UI](#), and [this video](#) has information about making new regular UI claims. You can [file a claim here](#). You can find a [guide for filing your claim here](#).
  - Note: if you are a gig worker, you may be eligible for regular UI benefits. Learn more by watching this [recent webinar from OED](#). According to OED, if you are a gig worker

whose employer pays payroll taxes on your wages, you are considered an employee and should apply for regular unemployment benefits.

- If you do not qualify for regular unemployment insurance benefits, or you are self-employed, a gig economy worker, or an independent contractor, you may qualify for Pandemic Unemployment Assistance.
  - PUA benefits are for people who are out of work because of COVID-19 and not eligible for regular unemployment benefits. You can learn more about eligibility [here](#). This [OED video describes the process for submitting a new PUA application](#) if you have recently been denied for regular unemployment insurance. You can [file a new PUA claim here](#). You can find a [guide for filing your claim here](#). If you have questions about filling out the PUA application or cannot file online, call the dedicated PUA phone line at 503-370-5400 or toll-free at 1-833-410-1004. Free interpretation is provided
- If you have run out of your regular unemployment benefits, you may be eligible for up to 13 weeks of extended benefits (ends December 26, 2020).
  - Congress enacted the CARES Act to establish the [Pandemic Emergency Unemployment Compensation \(PEUC\) program](#). PEUC provides an additional 13 weeks of unemployment insurance benefits for workers who have used all benefits from a current claim for regular unemployment insurance benefits. If you do not qualify for regular unemployment benefits, you also do not qualify for PEUC. OED cannot accept your application for PEUC until you have run out of regular unemployment benefits, unless your claim is expired. This [handout provides step-by-step information](#) about filing a PEUC claim. You will see an option to file for PEUC when you submit your weekly claim and your balance is \$0. If you select this option, you will automatically be entered into the PEUC program if you continue filing a claim for benefits each week. You can also call 1-877-345-3484 and someone at OED can help you file and provide free interpretation.
- If you have further questions about determining the program that you are eligible for, please contact my office at 503-469-6010 or your local [WorkSource Oregon office](#).

*I applied for UI several weeks ago, but I haven't heard from OED. What can I do?*

- OED is continuing to hire and train staff to address the backlog of claims and get benefits to Oregonians. According to OED, the minimum amount of time between filing your claim and receiving your first check is four weeks. You can check the status of your claim through the OED [Online Claim System](#) and go to the "Status of Your Claim and Weekly Reports" section. OED has indicated that claims are updated during the night and are generally available in the morning.
- If it has been more than four weeks since you submitted your initial claim and you have not heard from OED, please call 1-877-345-3484 for regular claims or 1-833-410-1004 for PUA claims.

*How do I know if OED received my claim?*

- You will receive a confirmation number at the end of an online claim application, which you can use to track the status of your claim. You can also check the status of your claim on the OED [Online Claim System](#). You can find information in the "Status of Your Claim and Weekly Reports" section. If your claim does not show up online, please know that it can [take up to three weeks for these claims to be displayed](#). OED will mail you a letter after fully processing your claim. If you are denied benefits, you will receive an administrative decision in the mail.

*How do I know if OED needs more information for my claim?*

- According to OED, it takes four weeks to process a simple claim. If you do not receive your benefits after four weeks, you likely have a complex claim that requires a manual review by a claims specialist. A claims specialist will contact you by phone if they need more information.

Please note that unidentified numbers may be OED attempting to contact you. The staff assigned to call you will leave a message and will continue to follow-up by phone. If you receive a letter, form, or phone message seeking further information, respond to this request and continue to file weekly claims while OED investigates the situation.

*I received a notice from OED indicating that I can't receive benefits until an issue is resolved. What does this mean?*

- If there is a problem, OED will contact you either by phone or mail. OED will explain the problem and how it could affect your claim. Please reply quickly if you receive a form to complete, a letter asking for information, or a telephone message. You can also check the status of your claim through the OED [Online Claim System](#). I encourage you to review [these common claims status messages](#) to determine if you need to take further action.
- If OED denies your claim or reduces your benefits, you will receive an administrative decision. Most administrative decisions become final within 20 days of OED mailing it you. **If you do not file an appeal within 20 days, you will lose your chance to challenge the decision.** A form to appeal denials or reductions will be included with the administrative decision mailed to you. You should submit an appeal hearing request promptly after receiving a reduction or denial decision you believe is incorrect. If you appeal an administrative decision, keep filing for benefits each week. If you do not file a claim each week while your appeal is pending, you may not be paid for those weeks if the appeal is decided in your favor. You can request a hearing [by email](#), by faxing a request to 503-947-1335, or mailing the form included with your decision to 875 Union St NE, Salem, OR 97301. You can also call 877-345-3484. You can find more information about the [appeals process and the information you will need here](#).

*When I filed my first claim there was not an option on the OED website to claim benefits under the CARES Act. OED has now provided more information about the CARES Act programs, but I don't want to start filing there and lose the weeks I have been filing for regular UI. What should I do?*

- OED can retroactively pay benefits based on eligibility. For regular UI benefits, you can find the [temporary rules for unemployment insurance flexibility here](#), which describe COVID-19-related eligibility updates and the timeline for retroactively paying benefits.
- If you are eligible for PUA, you can receive benefits retroactively. You can receive benefits back to the week you first lost work, but not farther back than February 2, 2020, even if you did not apply for PUA until later. [This PUA frequently asked questions document](#) describes retroactive benefit eligibility. You may receive several payments at once.

*I filed for unemployment insurance and received a confirmation number. This was before the PUA was established. I filed for the PUA and received confirmation number for that claim. Which number do I use to track my claim?*

- You are not eligible for PUA if you are eligible for regular UI. If OED determines you are eligible for regular UI, then you should use the confirmation number associated with that application to track the status of your claim and submit weekly status reports. If you know that you are not eligible for regular UI benefits, then you should use the PUA number. If a job loss change makes you eligible for regular UI when you have been receiving PUA, then you will need to submit a new claim for regular UI.

*I filed for regular UI and received a denial before the PUA was established. Do I need to submit another claim for PUA?*

- Yes, you need to [file a PUA claim here](#). OED will not automatically process your regular UI claim as a PUA claim. You can find more information about [how to apply for PUA here](#). [This](#)

[document](#) will walk you through each step of filing a PUA claim. OED also recently held a webinar on PUA that you can [watch on their YouTube channel](#).

*I previously owed OED for a past claim, which has now been paid off. How will this affect my current UI claim? Who can I talk to about this issue?*

- A previous overpayment will not disqualify you from receiving UI benefits. If you have been overpaid or paid benefits that you were not eligible for, you need to pay OED back. OED can collect it by using future weekly benefit payments to offset an overpayment. If the overpayment occurred because of fraud, OED may assign penalty weeks after your overpayment has been paid back. You can find more information from OED [here](#).